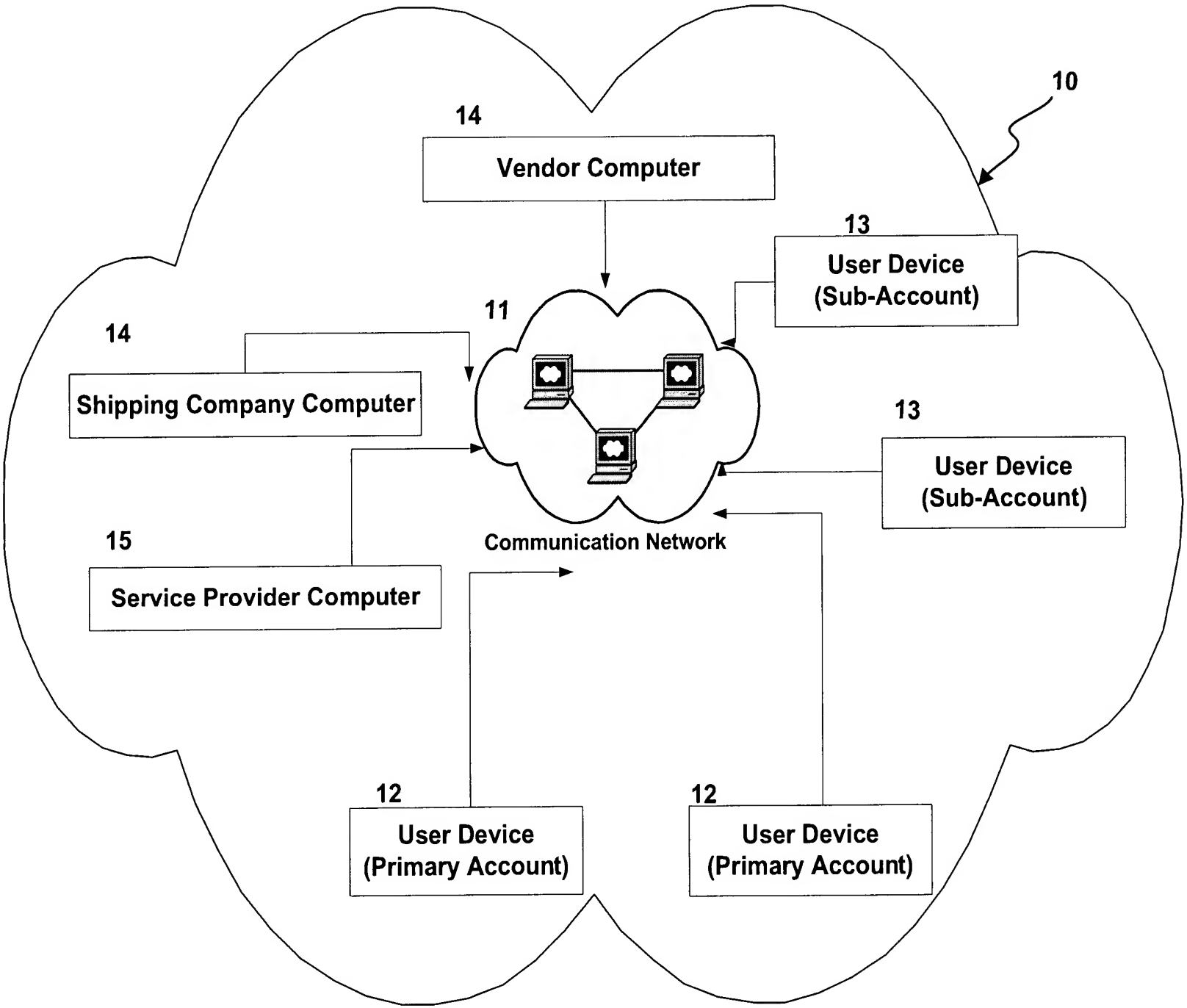

10
14
Vendor Computer
13
User Device
(Sub-Account)
11
14
Shipping Company Computer
13
User Device
(Sub-Account)
15
Service Provider Computer
Communication Network
12
User Device
(Primary Account)
12
User Device
(Primary Account)

Figure 1

Account Structure

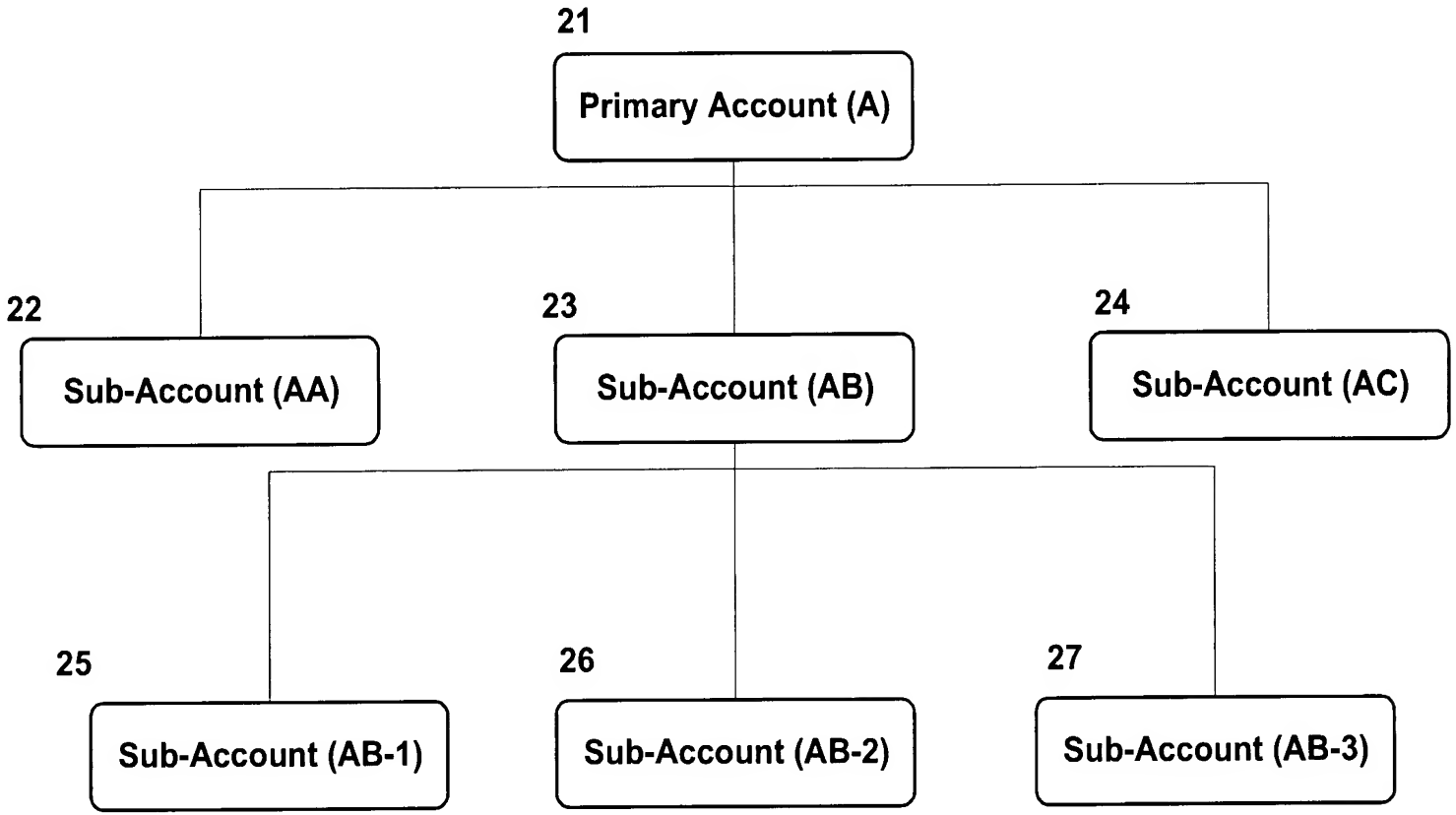
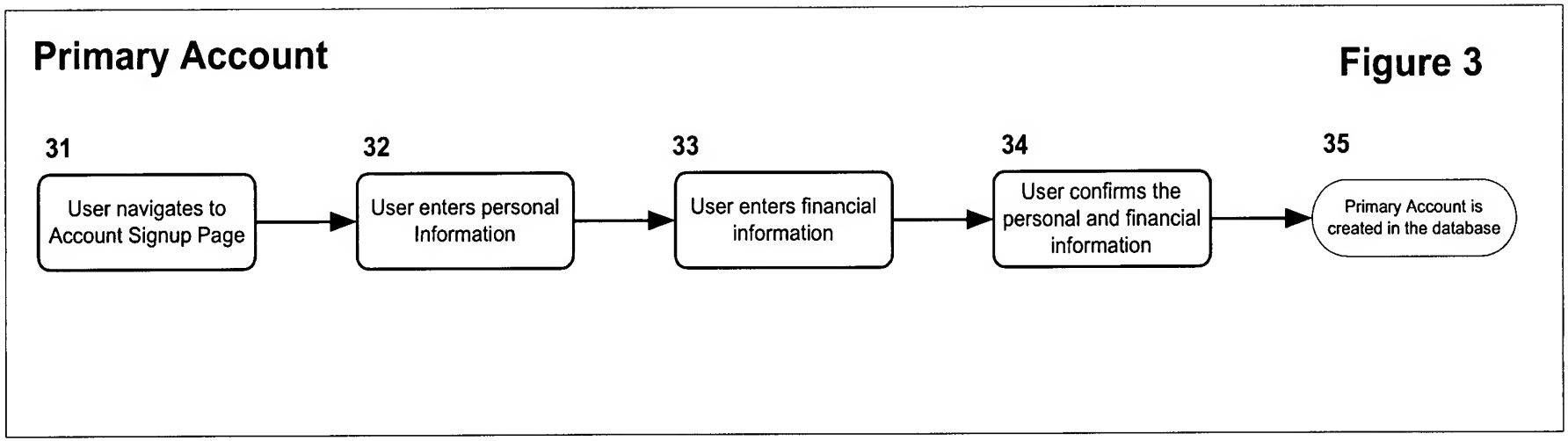
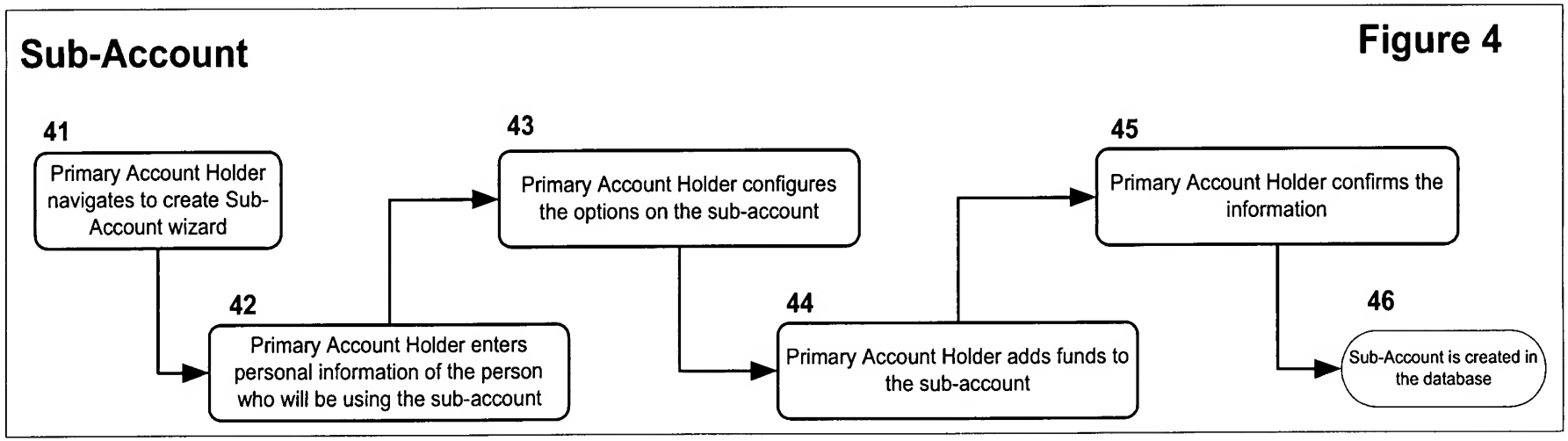


Figure 2

Creating Accounts





Configurable Options for Sub-Accounts

Figure 5

51 **Assign a list of authorized vendors:** Primary account holder can limit the activities of sub-accounts by allowing them to buy only from a selected list of approved vendors.

52 **Spending Thresholds:** Primary account holder can set the spending thresholds of the sub-account. The thresholds can be sent on a per transaction basis, or per day, per week or per month basis.

53 **Create Sub-Accounts:** Primary account holder can authorize a sub-account user to create sub-accounts underneath it. If authorized, then a sub-account user can create and manage its own set of sub-accounts.

54 **Ability to Add Funds:** Primary account holder can authorize a sub-account user to add funds independently. If authorized to do so, sub-account user does not have to request the primary account holder to add funds to the sub-account. The user of the sub-account may add funds using a credit card, debit card, bank transfer, cash or any other method of payment allowed by the service provider.

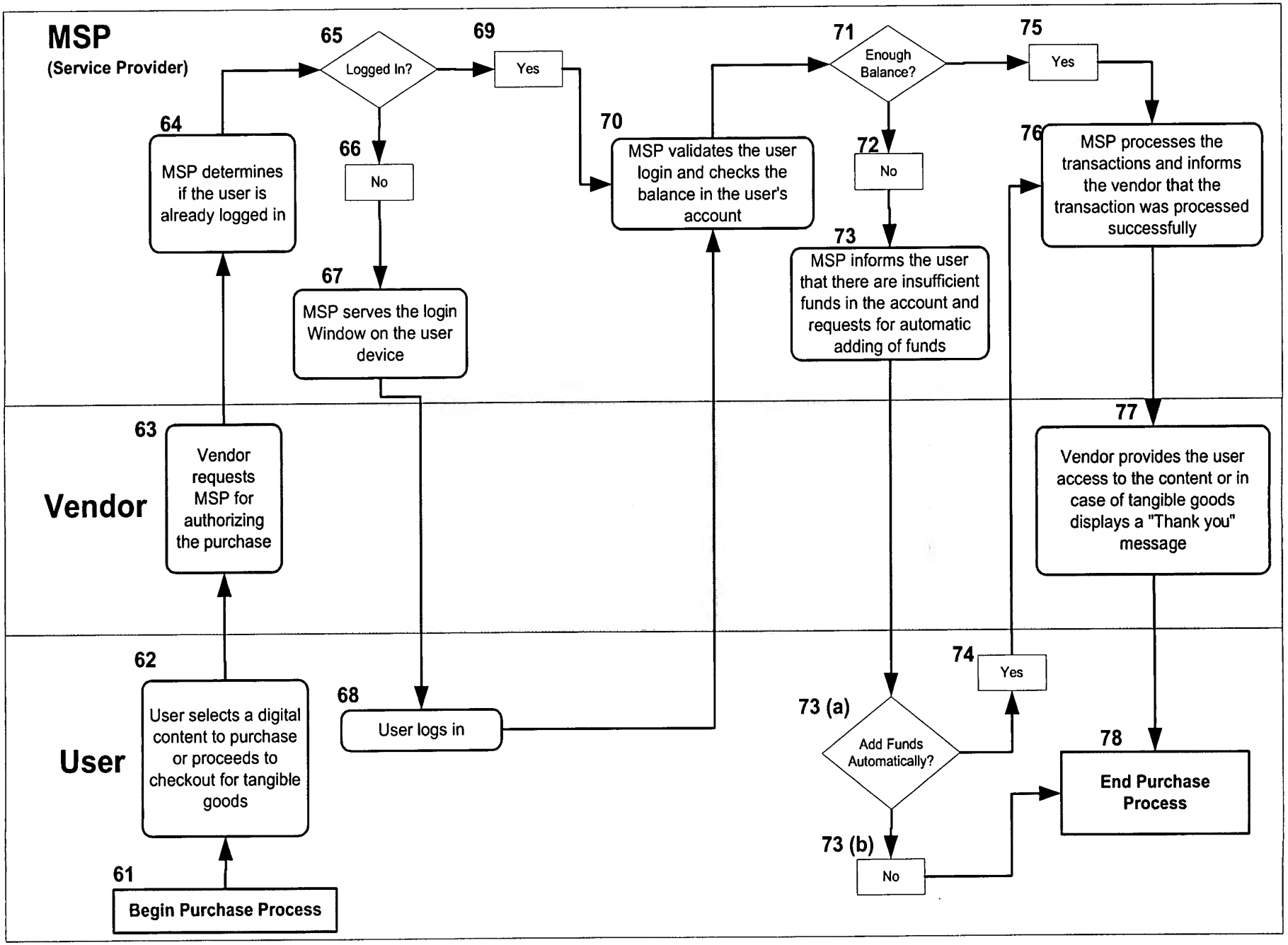
55 **Modify Spending Thresholds:** Primary account holder can authorize a sub-account user to modify the sub-account's spending thresholds.

56 **Modify Secured Information:** Primary account holder can authorize a sub-account user to modify the sub-account's secured information that may include e-mail address, password and security answer.

57 **Automatically Draw funds from the parent account:** Primary account holder can authorize a sub-account to automatically draw funds from the primary account. If authorized to do so, the service provider computer will automatically transfer funds from the primary account to the sub-account during a transaction process.

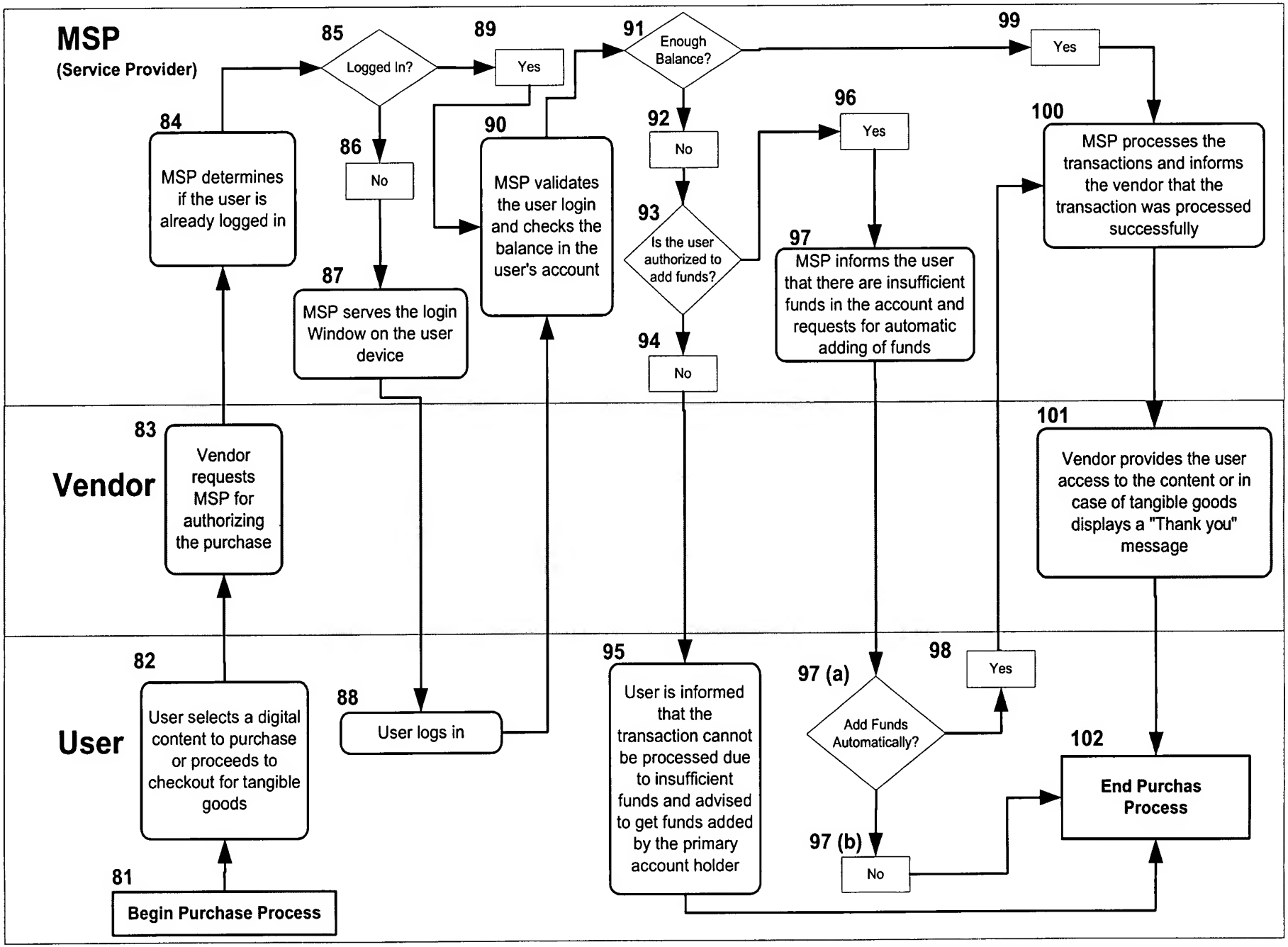
Purchase Process Using a Primary Account

Figure 6



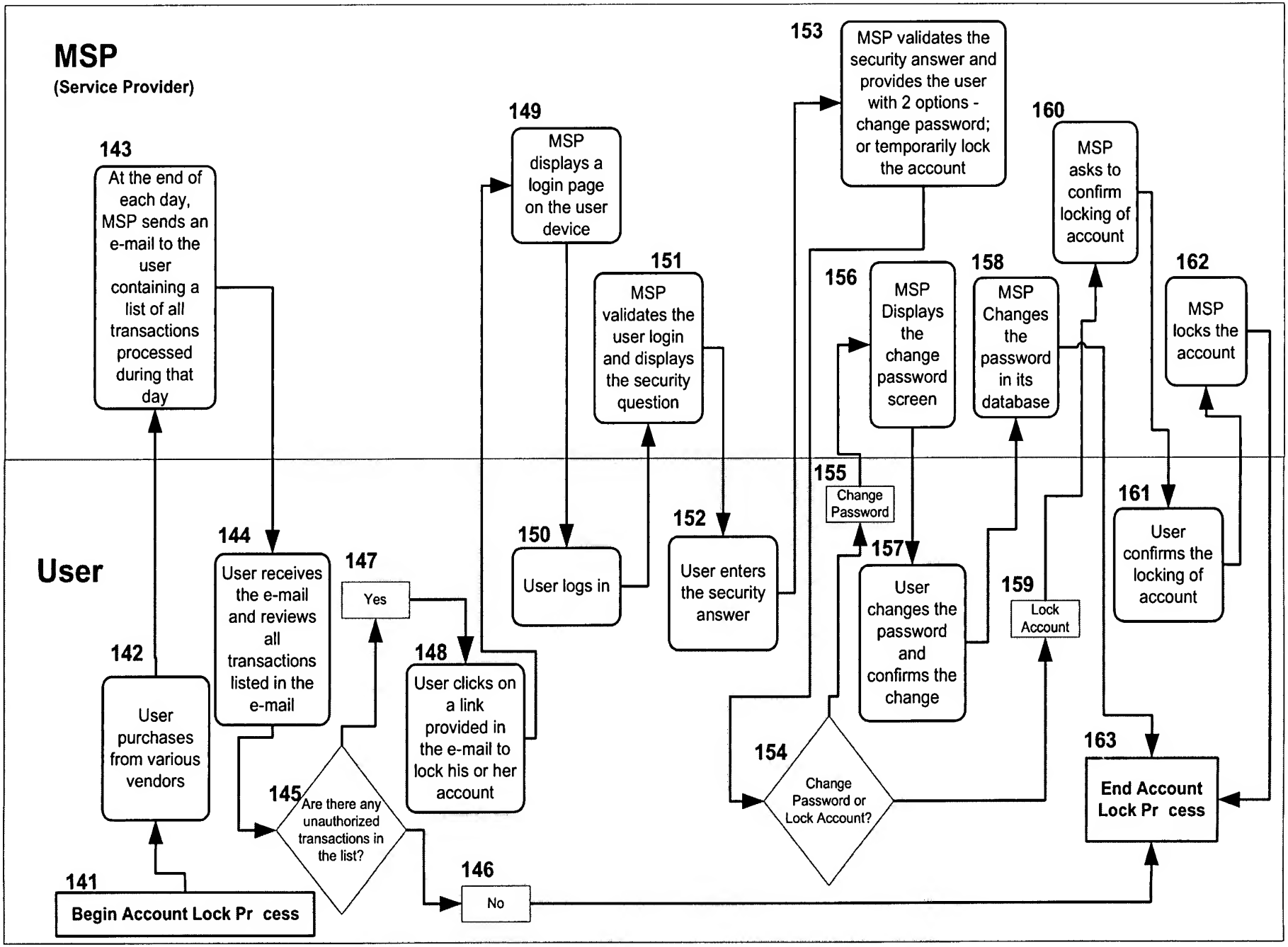
Purchase Process Using a Sub-Account

Figure 7



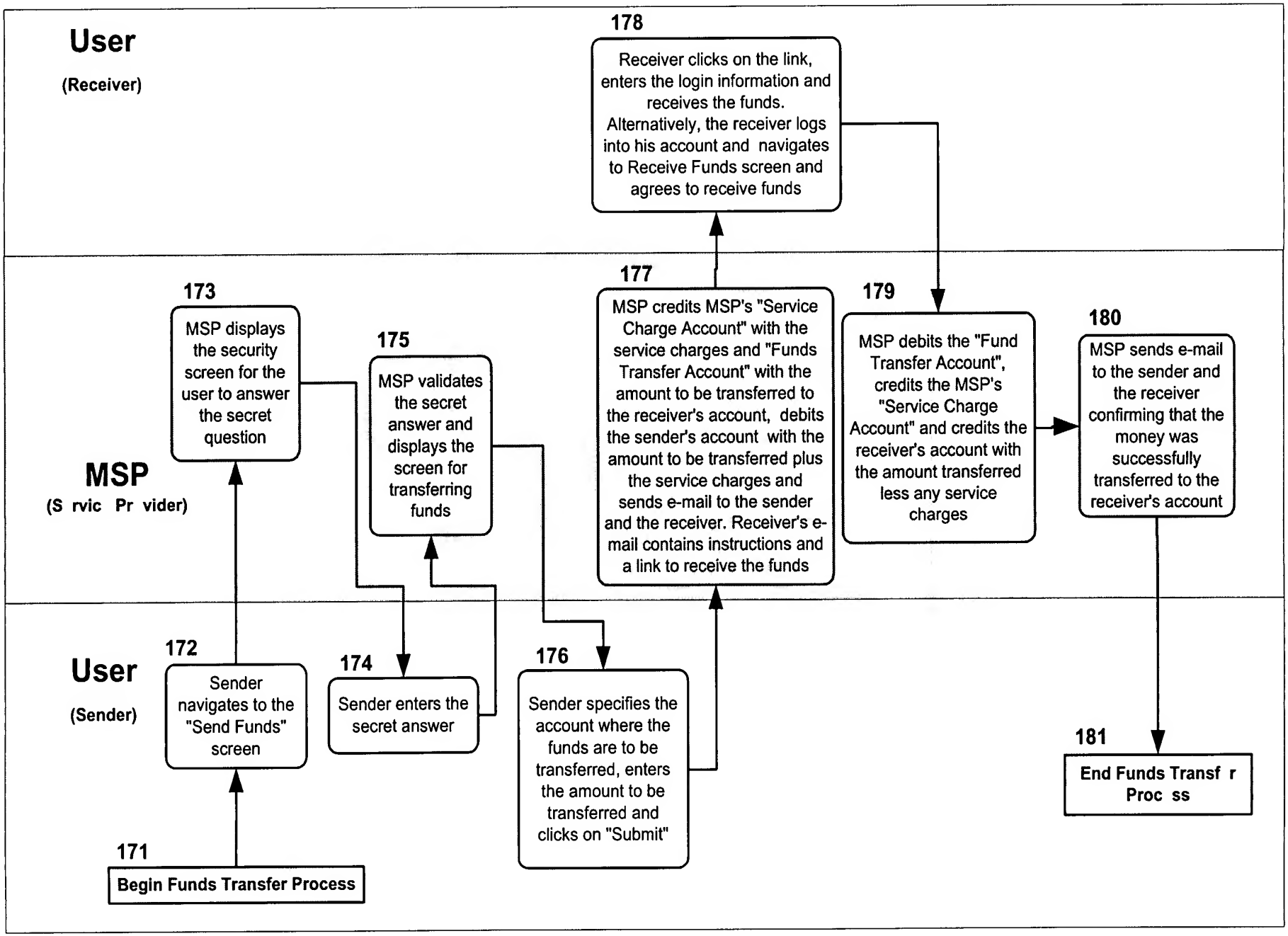
Account Lock Process

Figure 8



Transferring of Funds Between Accounts Process - 1

Figure 9



Transferring of Funds Between Accounts Process - 2

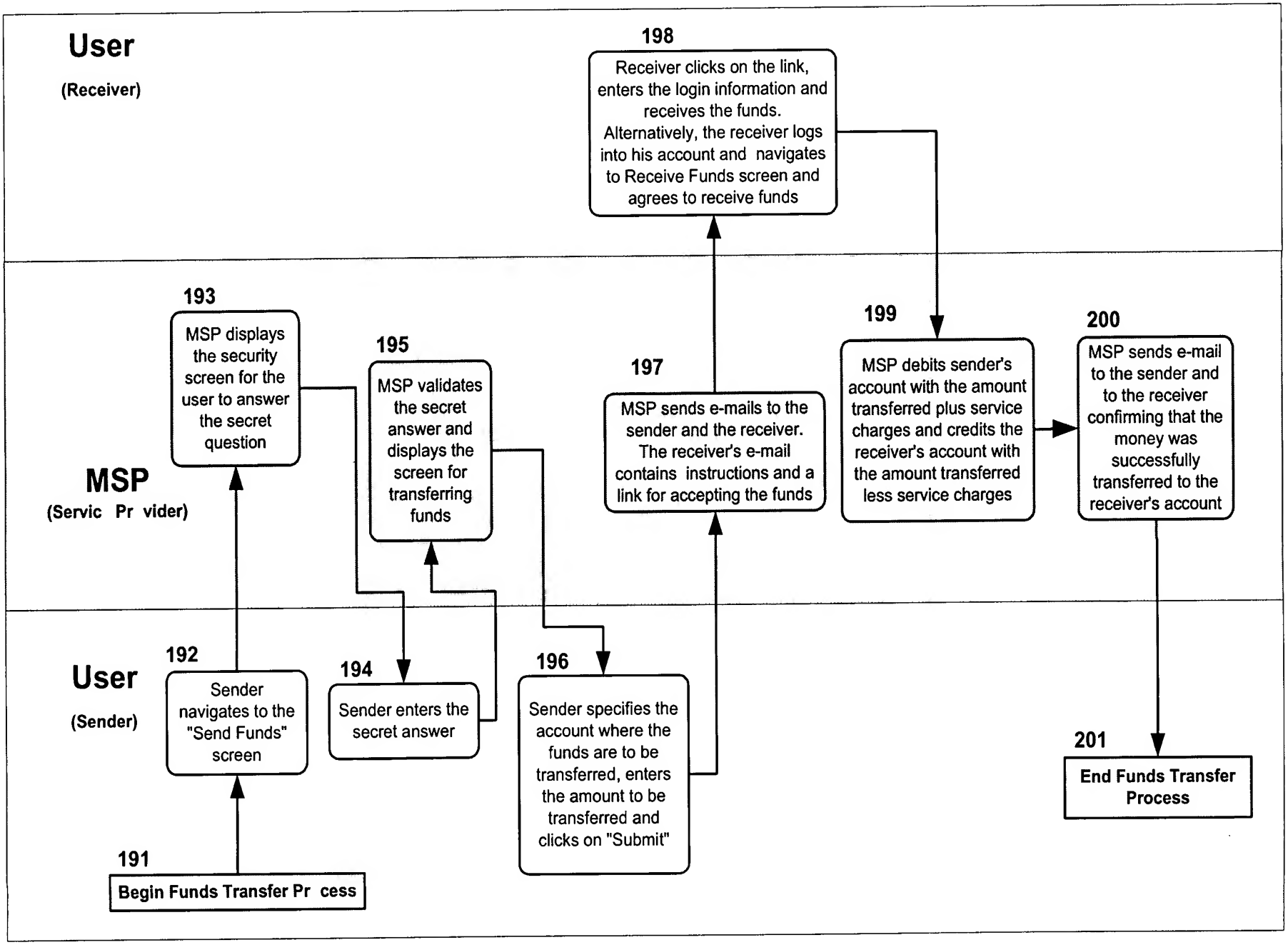



Figure 10